



AUGUST 2006

Helping Organizations Retain Their Most Valuable Asset

FOR YOUR INFORMATION

Ways to Save Money

Taking advantage of the following tips can save you money in the long run:

- Use coupons at the grocery store.
- Carpool.
- Replace 100-watt bulbs with 60-watt bulbs.
- Throw pocket change in a jar and take it to the bank when it's full.
- Always grocery shop with a list and stick to it.
- Brown bag your lunch.
- Buy your clothes off season.
- Exercise for free - walk, jog, bike, or get exercise videos from the library.
- Buy fruits and vegetables in season.
- Avoid using your ATM card at machines that charge a fee.
- Ask your doctor for samples of prescriptions.
- If you pay for childcare, make use of the dependent care tax credit.
- Plan your weekly food menu before shopping.
- Cut your cable television down to basic.
- Request lower interest rates from your creditors.

Source: Balance Financial Fitness Program



Facing Addiction in the Workplace

According to the U.S. Department of Labor, ten percent of all full-time and part-time workers have a substance abuse problem. These workers are dependent on alcohol or other drugs, including marijuana, methamphetamine, cocaine, ecstasy, heroin, or prescription medications.

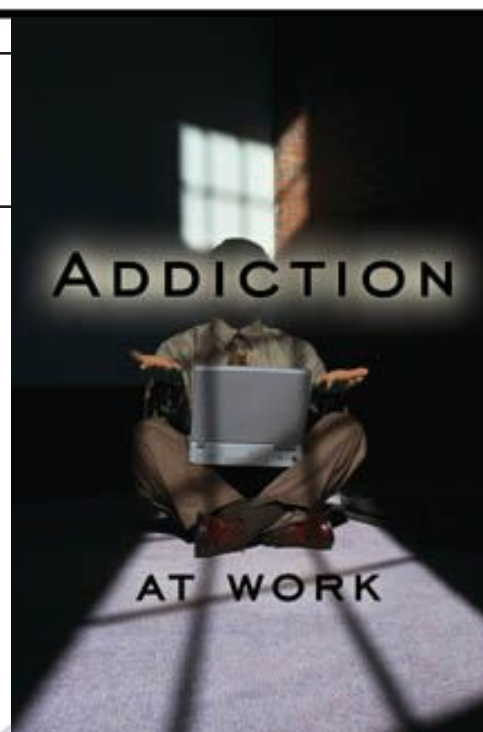
Drug-using employees have a huge impact on the workplace. Their behavior often results in increased workloads for co-workers, decreased employee morale and can threaten workplace safety. According to U.S. Department of Labor statistics:

- 65% of all accidents on the job are directly related to alcohol or other drug use.
- Substance abusers are absent from work three times more often than non-abusing employees.
- Substance abusers are 25% to 30% less productive than employees who do not abuse drugs.
- Drugs in the workplace cost U.S. businesses over \$100 billion a year in decreased productivity, lost time, worker compensation, accidents and health care costs.

The Hidden Signs of Workplace Substance Abuse

Most would recognize a co-worker at work appearing doped or intoxicated, having the smell of alcohol on the breath, or having hand tremors, as signs of substance abuse. However, direct signs such as these are not always present. Lesser-known indicators of a substance abuse problem at work may include the following:

- deterioration in job performance



- excessive absenteeism
- accidents on or off the job
- extended lunch breaks or returning late from lunch or breaks
- chronic irritability, mood swings or attitude changes
- increased problems with – or withdrawal from – co-workers
- unusual patterns of behavior
- poor personal hygiene or grooming

* Note: The symptoms above - when considered individually - may not indicate substance abuse, but they can be clues that are very telling when they are part of a package of symptoms.

How to Help

If you suspect someone at work has a problem with drugs, follow the suggestions below:

-- Do not protect the drug user from the negative consequences of his or her drug use. The best way to help a user face an alcohol or drug problem is to make sure you don't ignore, excuse, or cover up behaviors or mistakes that result from the abuse or addiction. When you cover up for someone, it is called enabling. When you enable, you allow a person to avoid the negative results of using alcohol or drugs. Enabling actually helps the person to NOT deal with his or her problem.

Grief – Helping the Recovery Process

Studies show that those who openly grieve heal much faster than those who repress or avoid their feelings. Running away from grief postpones sorrow; clinging to grief prolongs pain. Neither leads to healing. The grieving process is nature's way of helping us heal.

If you've had a recent loss, keep the following in mind:

- Talk about your sorrow. Seek comfort from those who will listen and accept your feelings.
- Forgive yourself. Work through any guilt or "should haves" by acknowledging them and expressing your feelings.
- Take care of yourself. Exercise, maintain a balanced diet, get plenty of rest and make time for relaxing activities that clear your mind.
- Start something new in your life. When you're ready, find interesting things to do, like taking a class, volunteering, joining a book club, traveling or adopting a pet.
- Get help. If you are in great distress or feel very depressed, talk to your family doctor, who may want to refer you to a counselor.

Helping Those Who Are Grieving

If you know someone who is grieving, these suggestions may help.

- Reach out and listen. Ask about the deceased and allow the person to talk freely.
- Offer to help. Offer to do simple tasks at home or work.
- Include the grieving person in your social life. Grieving people don't necessarily want to be alone, but they may need encouragement to rejoin social situations.
- Pay attention to these signs. Signs of weight loss or gain, substance abuse, depression, prolonged sleep disorders, physical problems and talk about suicide require immediate attention. Suggest the grieving person talk to his or her doctor or a counselor.

HMS is here to help

If you or one of your dependents needs help dealing with loss of a loved one or friend, Human Management Services (HMS) can help you with professional and caring counseling, referrals or information. All HMS services are strictly CONFIDENTIAL and prepaid by your employer. If you need help, why not call an HMS counselor today? We're here to help.

Examples of enabling in the workplace:

1. You offer to take on more than your fair share of the work because a co-worker is "going through a rough time" and is finding it hard to get her work done on time.
2. A co-worker who you suspect is high has caused an accident – again. You know that if the boss finds out, your co-worker will be fired. You feel sorry for him, so you cover for him by lying to the boss about how the accident happened.
3. If an impaired co-worker threatens your safety...tell a supervisor right away. Also, if you see a co-worker get high or deal drugs on the job, report it to a supervisor as soon as you can.
4. If an employee asks for your help...refer him or her to your company's Employee Assistance Program (EAP). Your EAP can provide CONFIDENTIAL assessment, short-term counseling, access to substance abuse treatment, and help returning to work for those in recovery.
5. If you need help dealing with a co-worker's alcohol or drug use...call your EAP for confidential help. An EAP counselor can help you learn how to handle a co-worker's drug problem in the best possible way.

HMS is here to help

Remember, Human Management Services (HMS) is always available to help you, or your dependents, with any type of personal, family or work-related issue. All HMS services are free and strictly confidential. Why not call an HMS counselor today? We're here to help.

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